Exhibit B

Milwaukee WI 53201-0621 ADDRESS SERVICE REQUESTED



February 2, 2018

PPS Account #: Balance: \$3582.77

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801 - 1245 RONALD A UNTERSHINE 143 E Pine Hollow Ln Apt 6 Oak Creek WI 53154-7714



1.1.1...11...1.111....1111....11....11...11...11...11...11 Professional Placement Services, LLC PO Box 612 Milwaukee WI 53201-0612

*** Detach Upper Portion And Return With Payment ***

Creditor:

Capital One, N.A. Capital One N.A.

Original Creditor: Re:

Your Kohl's Credit Card Account XXXXXX8046

PPS Account #: Balance:

\$3582.77

COLLECTION NOTICE

1245-ONPPSV10-801-12/28/17

MEMBER AMERICAN COLLECTORS

This letter will serve to inform you that your delinquent account has been placed with Professional Placement Services, LLC (PPS). PPS will help you resolve this debt!!

The records provided to us show that your account is delinquent.

Please call 888-828-5368 or 414-224-3581 to arrange payment or if any of the above information is incorrect.

This is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor." if different from the current creditor."

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.

Professional Placement Services, LLC • Collection Services Division 272 N 12th Street • PO Box 612 • Milwaukee WI 53201-0612 • 888-828-5368 • 414-224-3581 Office Hours: M-Th 8AM-8PM, Fri 8AM-5PM, Sat 8AM-Noon